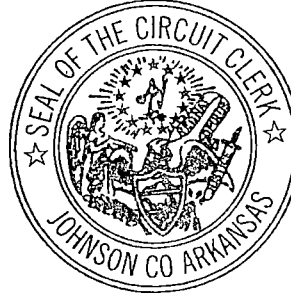


Reserved for recording purposes ONLY.



L202602866

JOHNSON CO, AR FEE \$45.00

PRESENTED: 06-29-2026 12:52:42 PM

RECORDED: 06-29-2026 12:52:42 PM

MONICA KING

CIRCUIT CLERK

BY: ANNA GILMER

DEPUTY CLERK

BK: 1 2026011

PG: 776-779

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 23-002064-8

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: JOHN D. SCHROEDER

(or as otherwise noted by the recorder)

MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION

NOTICE IS HEREBY GIVEN that on **September 2, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Johnson County Courthouse, 215 West Main Street, Clarksville, AR 72830** to the highest bidder for cash. The sale will extinguish the interests of existing lien holders or previous owners in the property. **THE TERMS OF SALE ARE CASH AT THE TIME OF SALE UNLESS OTHERWISE AGREED TO BY MORTGAGEE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.**

WHEREAS, the property secured under the Mortgage is located in Johnson County, Arkansas more particularly described as follows:

A part of the Southwest Quarter of the Northwest Quarter (SW 1/4 NW 1/4) of Section Twenty-Two (22), Township Ten (10) North, Range Twenty-Four (24) West, Johnson County, Arkansas, described more particularly as follows:

Commencing at the Northwest Corner of said SW 1/4 NW 1/4, thence South 89 degrees 22 minutes 36 seconds East along the North line thereof for a distance of 748.37 feet to the point of beginning, said point being located in the center of an existing Wet Weather Creek, thence continuing South 89 degrees 22

minutes 36 seconds East 400 feet to a point in the center of a Public Road and from which point an iron pin bears North 89 degrees 22 minutes 36 seconds West 18.85 feet, thence along the center of the road South 30 degrees 03 minutes 10 seconds West 73.84 feet to a point, thence leaving the road North 86 degrees 49 minutes 10 seconds West 263.73 feet, thence South 10 degrees 40 minutes 24 seconds West 252.08 feet to a point, Thence North 83 degrees 07 minutes 46 seconds West 185 feet to a point located in the center of an existing Wet Weather Creek, thence North along said center line of said creek to the Point of Beginning containing 1.4 acres, more or less.

Also, a part of the Southwest Quarter of the Northwest Quarter (SW 1/4 NW 1/4), Section Twenty-Two (22), Township Ten (10) North, Range Twenty-Four (24) West, Johnson County, Arkansas, more particularly described as follows:

Commencing at a Set Disc on a 5/8 inch rebar for the Northwest Corner of said SW 1/4 NW 1/4, thence South 89 degrees 22 minutes 54 seconds East along the North line thereof 857.91 feet to a point, thence South 10 degrees 40 minutes 24 seconds West 53.24 feet to a set iron pin for the True Point of Beginning, thence continue South 10 degrees 40 minutes 24 seconds West 252.08 feet to a set iron pin, thence South 83 degrees 07 minutes 46 seconds East 263.62 feet to a point in the center of public road and from which point a set iron pin bears North 83 degrees 07 minutes 46 seconds West 15.00 feet, thence North 10 degrees 20 minutes 35 seconds East along the center of the road 269.00 feet to a point from which a set iron pin bears North 86 degrees 49 minutes 10 seconds West 15.00 feet, thence leaving the road North 86 degrees 49 minutes 10 seconds West along an existing fence 263.73 feet to the point of beginning. Containing 1.57 acres more or less.

Street Address: 369 County Road 3309, Clarksville, AR 72830

WHEREAS on June 4, 2018, John D. Schroeder, married man, and Rhiannon Schroeder executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans. its successors and assigns, which was recorded on **June 6, 2018 in Book 2018009, Page 863 and Instrument Number L201802437, and modified in Book 2019014, Page 839** in the real estate records of Johnson County, Arkansas. The party initiating foreclosure is U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, and the same is now therefore wholly due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness.

The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 North McKinley, Ste 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular business hours, and has the ability to accept funds from a grantor, mortgagor, or obligor to reinstate or pay off a mortgage or deed of trust.

WITNESS my hand this June 26, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK
TRUST NATIONAL ASSOCIATION NOT IN ITS
INDIVIDUAL CAPACITY BUT SOLELY AS
OWNER TRUSTEE FOR RCF 2 ACQUISITION
TRUST

By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 26 day of June, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute such instrument, stating their respective capacities in that behalf, to me personally well known, who stated that they were an attorney with Timothy D. Padgett, P.A., a Company, the Trustee for U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Company, and further stated and acknowledged that they had so signed, executed, and delivered said foregoing instrument for the consideration, uses, and purposes therein mentioned and set forth.

26 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of June, 2026.

Erin Tylor Whitfield

Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 23-002064-8]



CERTIFICATE OF RECORD

STATE OF ARKANSAS
COUNTY OF JOHNSON

I HEREBY CERTIFY THAT THIS INSTRUMENT WAS
FILED AND RECORDED IN THE OFFICIAL RECORDS
IN BOOK 20-1 PAGE 776-777

DATE 6-29-26 TIME 12:52pm
JOHNSON COUNTY CIRCUIT CLERK

BY A. Gilmer